Serial #: 09/976,443

In response to Final Office Action dated February 6, 2008

Page 1 of 11

UTILITY PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Ronald E. Sloan

Serial No.: 09/976,443 Conf. No. 2727

Filing Date: October 12, 2001 Group Art Unit: 3692

Title: AUTOMATED COACHING FOR | Examiner: Nga B. Nguyen

A FINANCIAL MODELING AND

COUNSELING SYSTEM

Docket No: 60021-376002

Mail Stop AF Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

Dear Sir:

In response to the Final Office Action mailed on February 6, 2008, please amend the application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.